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DEC 09 2005

Mr Alain L Bashore
Primary Examiner
Art Unit 1762
USPTO

FAX: 571-273-8300

**RE: REQUEST FOR PRELIMINARY AMENDMENT FOR RCE
APPLICATION 09/923311**

Dear Sir,

**Due to an oversight on our part, please enter amendment to claim 31 and
37 as attached.**

Total pages of this facsimile including this cover page is 5.

Thank you

Yours truly,



Khai Hee KWAN

Dated 9 DEC 2005

I hereby certified that I faxed this document on the 9 DEC 2005

Application number: 09/923,311**Art Unit:** 1762**Applicant:** Khai Hee Kwan**Examiner:** Alain L Bashore.**Title:** A computer network method for conducting payment over a network by debiting and crediting utilities accounts

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

Sir:

REQUEST FOR PRELIMINARY AMENDMENT TO CLAIMS FOR OUR RCE
APPLICATION 09/923,311

We respectfully ask the examiner to ^{enter} amendments to claims 31 and 37. The reason for this is an oversight on our part. We apologize for this inconvenience.

CLAIMS

1-30. Canceled

31. (Currently Amended) A computer method for conducting fund transfer over at least one network by crediting and debiting utility accounts comprising steps:

receiving a request for a payment amount from an identifiable payer for an identifiable payee;

confirming said request and verifying payer's account identifier, authorization data and payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility account respectively with the said payment amount;

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